

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: SONJA N OWENS

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Case No. 17-bk-13385

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/11/2017.
- 2) The plan was confirmed on 03/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/02/2022.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,623.00.
- 10) Amount of unsecured claims discharged without full payment: \$301,233.62.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 27,824.95	
Less amount refunded to debtor(s)	\$ 80.13	
NET RECEIPTS		\$ 27,744.82

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,191.75	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,191.75
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	4,000.00	NA	NA	4,000.00	0.00
U.S. Department of Education CO Nelnet	Uns	0.00	145,192.74	145,192.74	0.00	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	1,000.00	1,000.00	1,000.00	0.00
WEST CREEK FINANCIAL	Sec	480.00	965.45	965.45	965.45	0.00
ECMC	Uns	0.00	12,810.72	0.00	0.00	0.00
ECMC	Uns	0.00	25,562.17	0.00	0.00	0.00
ECMC	Uns	0.00	3,086.73	0.00	0.00	0.00
MIDFIRST BANK	Sec	73,843.00	72,521.54	4,999.18	4,999.18	0.00
MASSEY'S C/O	Uns	0.00	624.46	624.46	624.46	0.00
GINNY'S C/O	Uns	0.00	223.36	223.36	223.36	0.00
AMERICAN INFOSOURCE	Uns	0.00	686.12	686.12	686.12	0.00
LVNV FUNDING	Uns	0.00	995.81	995.81	995.81	0.00
LVNV FUNDING	Uns	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	624.88	624.88	624.88	0.00
Atlas Acquisitions LLC	Uns	0.00	4,189.20	4,189.20	4,189.20	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	947.58	947.58	947.58	0.00
SYNCHRONY BANK	Uns	0.00	140.54	140.54	140.54	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,935.94	1,935.94	1,935.94	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,283.07	1,283.07	1,283.07	0.00
BALTIMORE GAS & ELECTRIC CO	Uns	0.00	441.45	441.45	441.45	0.00
CITY OF PHILA	Sec	0.00	2,496.03	2,496.03	2,496.03	0.00
SNAP FINANCE	Sec	1,500.00	NA	NA	0.00	0.00
AES/CAPITA ED FIN	Uns	259,091.00	NA	NA	0.00	0.00
AES/PNC EDUCATION LO	Uns	12,508.00	NA	NA	0.00	0.00
BGE	Uns	600.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	2,233.00	NA	NA	0.00	0.00
CREDIT COLLECTION	Uns	618.00	NA	NA	0.00	0.00
DEPT OF ED/582/NELNET	Uns	23,934.36	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	125.00	NA	NA	0.00	0.00
FST PREMIER	Uns	502.00	NA	NA	0.00	0.00
GLOBAL CREDIRT NETWORK	Uns	1,540.00	NA	NA	0.00	0.00
MAIN LINE BRYN MAWR HOSP	Uns	2,000.00	NA	NA	0.00	0.00
NAVIENT	Uns	3,096.00	NA	NA	0.00	0.00
PGW	Uns	245.00	NA	NA	0.00	0.00
PFCU	Uns	984.00	NA	NA	0.00	0.00
SYNCHRONY BANK/AMAZON	Uns	892.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	5.00	NA	NA	0.00	0.00
WATER REV BUREAU	Uns	2,422.92	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,999.18	\$ 4,999.18	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,461.48	\$ 3,461.48	\$ 0.00
TOTAL SECURED:	\$ 8,460.66	\$ 8,460.66	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 158,285.15	\$ 13,092.41	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,191.75	
Disbursements to Creditors	\$ 21,553.07	
TOTAL DISBURSEMENTS:		\$ 27,744.82

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.